



Order Filed on February 5, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:	Chapter 13
Sergio Campohermoso,	Case No. 18-27596-RG
	Judge: Hon. Rosemary Gambardella
Debtor.	

**CONSENT ORDER ADDRESSING PAYMENT OF POST-PETITION FEE NOTICE  
FILED BY NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ON NOVEMBER 19,  
2019**

The relief set forth on the following pages, number two (2) through three (3) is hereby

**ORDERED**

**DATED: February 5, 2020**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Page: 2  
Debtor: Sergio Campohermoso  
Case No.: 18-27596-RG  
Caption of Order: CONSENT ORDER ADDRESSING PAYMENT OF POST-PETITION  
FEE NOTICE FILED BY NATIONSTAR MORTGAGE LLC D/B/A MR.  
COOPER ON NOVEMBER 19, 2019

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WHEREAS, Nationstar Mortgage LLC d/b/a Mr. Cooper (“Secured Creditor”) has made insurance advances on the Debtor’s behalf relating to the property commonly known as 209 Mellon Place, Elizabeth, NJ 07208 (the “Property”) and mortgage recorded in the Clerk’s Office of Union County on August 24, 2008 as Instrument #474185 (the “Mortgage”), and

WHEREAS, Debtor and Secured Creditor entered into a consent order at docket entry #35 (“Consent Order”) resolving the treatment of Secured Creditor through Debtor’s Chapter 13 plan by modifying Secured Creditor’s secured claim to \$360,000.00 to be paid at 6.5000% interest for a total of \$422,628.80 to be disbursed through the plan debtor to separately maintain all property taxes and homeowner’s insurance payments, and

WHEREAS, Secured Creditor filed a Notice of Postpetition Mortgage Fees for insurance advances totaling \$10,081.82 on the Debtor’s behalf and has not been reimbursed, and

WHEREAS the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause it is hereby

**ORDERED AS FOLLOWS:**

1. Debtor shall repay Secured Creditor the \$10,081.82 amount advanced at an interest rate of 6.5000% as an administrative claim paid through the plan, which over the remaining forty-two months of the plan is a total payment of \$11,299.24.

2. The Debtor shall continue to provide satisfactory proof of insurance to Secured Creditor as provided for in the Consent Order for this account to shall continue to be non-escrowed.

Page: 3  
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3. Except as otherwise expressly provided herein, all remaining non-conflicting terms of the Note, Mortgage, and Consent Order not modified herein shall govern the treatment of Secured Creditor's Secured Claim.

4. The acceptance by Secured Creditor of a late or partial payment shall not act as a waiver of Secured Creditor's right to proceed hereunder.

5. Secured Creditor shall not be required to release its lien on the Property statements until entry all amounts due under this consent order and the prior Consent Order have been paid to Secured Creditor, its successors and/or assigns.

6. Debtor shall not be entitled to a discharge of lien prior to the amounts under this this consent order and the prior Consent Order have been paid in full and any recordation of Debtor's Chapter 13 discharge order against the Property with the Clerk's Office of Union County shall not serve as a satisfaction of the Mortgage.

Consent to Form and Entry

**McCalla Raymer Leibert Pierce, LLC**  
Attorneys for the Secured Creditor

By: 

Melissa N. Licker

**Scura, Wigfield, Heyer & Stevens**  
Attorney for the Debtor

By: 

David L. Stevens

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sergio Campovermoso  
DebtorCase No. 18-27596-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.

db +Sergio Campovermoso, 415 Fay Ave., Elizabeth, NJ 07202-2411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper cwohrlab@LOGS.com, njbankruptcyntifications@logs.com

David L. Stevens on behalf of Debtor Sergio Campovermoso dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper NJ\_ECF\_Notices@mccalla.com

Melissa S DiCerbo on behalf of Creditor AmeriHome Mortgage Company, LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10